



Fundscape Commercial Hard Money Program

Fundscape facilitates the funding of distressed commercial assets. Our investor network includes speculative investors that are interested in funding projects that have tremendous upside and based on the strength of the asset and location will provide financing that allows clients to get projects up to speed despite FICO, payment or leverage issues. This program is specifically for properties over \$1.0mm and that are being purchased or refinanced by sponsors who have track records of success in similar properties and strategies. Our hard money program has little income documentation and provides great latitude for deal structures. It is a great way to provide capital to a borrower who has a "Diamond In The Rough" that needs a flexible plan to realize a projects potential.

Commercial (\$1,000,000 Minimum)

See List Of Acceptable Properties

Commercial (\$20,000,000 Maximum)

See List Of Acceptable Properties

All Guidelines Pricing And Approvals Are Subject To Review And This Is Not A Commitment To Lend. All Loans Are Subject To Change And Loan Terms May Be Amended Upon Review By Fundscape's Underwriters And/OR Investors

Our Advantages

☒ **Reliability**

Our focus is on building and maintaining reliable long-term relationships with borrowers and intermediaries.

☒ **Predictability**

Our enterprise is optimized to deliver a predictable process that our partners can depend on, with communication at every step.

☒ **Experience**

Our leadership incorporates well-opinionated real estate experts with multi-billion dollar experience in asset management and lending.



Commercial Hard Money Loan Requirements

Structure	All Loans Are 1st TD's And May Be Structured With CAPEX Holdback If Applicable
Property Location	Nationwide except ND, MT, WY, NE, KS, UT, MN, AZ, NM, AL, HI, OR, NJ, MS, IA and SD
Markets	Major And Sub-Markets Available. No Rural Property Accepted As Per CFPB Site
Property Types	Office, Retail, Industrial, Warehouse, Multi-Family, Mixed Use, Branded Hotel/Motel Only. Properties, Shopping Malls, Conversions, Special Purpose Property
Loan Size	Minimum \$1,000,000.00 To Max \$20,000,000.00
Loan To Value	Max Loan To Value 65% Of Purchase Price Or As-Is Value
Term	12, 24 Or 36 Month Terms Available
Amortization	All Loans Are Interest Only / Interest Reserve May Be Requested Or Required
Recourse	Recourse And Non-Recourse Options Available Based On Transaction Type And Review
Prepayment	Pre-Pay To Be Determined. Yield Maintenance May Be Required
Debt Yield	10.25 Debt Yield Requirement
DSCR Minimum	No Initial DSCR Requirement At Funding / Pro-Forma To Reflect 1.00 Exit DSCR
Credit	No Minimum FICO. Full Tri-Merge Report Required
Vesting	Vesting In An Entity Required
Valuation Model	Appraisal Inspection Required No Exceptions
Loan Reserves	Borrower Must Demonstrate Pre-And Post Close Liquidity. Amount To Be Determined By Underwriter.
Fees	Will Range From 2.00% - 5.00% Depending On Loan Amount. Exit Fees May Be Required